

MATT BROWNING

Matt Browning is COO of Snap Finance, a digital retail finance company where he leads strategy and operations.

His prior position as CEO of Stern Agee Bank & Trust (in formation) gives him unique insight into the bank chartering process and the role of FDIC policy and conduct relating to new applicants.

Before the bank chartering effort, Matt was President of Target Bank which issued a range of credit cards and prepaid cards sold in Target stores. In conjunction with the Bank, Matt also lead Target's financial product development team in Minneapolis, which focused on new products and services, such as mobile payments, loyalty programs, gift cards, etc.

Before moving to Utah to lead Target Bank in 2007, Matt served in Target's corporate strategy group in Minneapolis, MN, where he managed a variety of strategic and operational initiatives.

Earlier, he helped lead the turn-around effort for Culligan international's private equity owner. Before joining Culligan, he was a consultant in the Strategy Practice of A.T. Kearney, where he managed strategy, operations, post-merger integration and restructuring engagements for Fortune 500 and early stage companies across a range of industries, e.g. software, healthcare, private equity, transportation, financial services, utilities, and automotive.

Before his consulting career, Matt was Vice President, Investment Banking at A.G. Edwards in Los Angeles, CA, where he sourced, structured, and executed financing transactions for public and private entities along the west coast.

Matt holds an MBA from the University of Chicago Booth School of Business, and a B.S. in Business Administration from University of Southern California. He has also completed the Stonier Graduate School of Banking program at Wharton.

Matt has served on the Boards of state and national banking trade associations as well as a number of non-profit organizations.